

<i>SERFF Tracking Number:</i>	<i>IASL-126414332</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44296</i>
<i>Company Tracking Number:</i>	<i>PG PS MS RI</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Prestandardized Medicare Supplement Rate Filing</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: Principal Life Insurance Company

Product Name: Principal Life Insurance      SERFF Tr Num: IASL-126414332      State: Arkansas

Company Prestandardized Medicare

Supplement Rate Filing

TOI: MS02G Group Medicare Supplement - Pre-Standardized      SERFF Status: Closed-Approved-Closed      State Tr Num: 44296

Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized      Co Tr Num: PG PS MS RI      State Status: Approved-Closed

Filing Type: Rate

Author: Jeffrey McGinn

Date Submitted: 12/10/2009

Reviewer(s): Stephanie Fowler

Disposition Date: 01/05/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 09/22/2009

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Discretionary

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Deemer Date:

Created By: Jeffrey McGinn

Submitted By: Jeffrey McGinn

Corresponding Filing Tracking Number:

Filing Description:

Principal Life Insurance Company Prestandardized Medicare Supplement Rate Filing

Form Series: GC 500 (D)

Rate Increase Amount: 0.0%

SERFF Tracking Number: IASL-126414332 State: Arkansas  
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Product Name: Principal Life Insurance Company Prestandardized Medicare Supplement Rate Filing  
Project Name/Number: /

This filing was approved in the Company's domicile state of Iowa on September 22, 2009.

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcgin@iasadmin.com  
8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
Suite 200 727-584-5613 [FAX]  
Largo, FL 33773-1502

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392-2300	Group Name:	State ID Number:
(515) 247-5111 ext. [Phone]	FEIN Number: 42-0127290	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	12/10/2009	32669094

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/05/2010	01/05/2010

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Project Name/Number: /

## Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing. There was no increase requested.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	0.000%	0.000%	\$0	7	\$46,546	0.000%	0.000%

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Accepted for Informational Purposes	No
<b>Supporting Document</b>	Third Party Authorization Letter	Accepted for Informational Purposes	Yes
<b>Rate</b>	AR Rates	Approved	Yes

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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	10.200%
<b>Effective Date of Last Rate Revision:</b>	01/01/2009
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	0.000%	0.000%	\$0	7	\$46,546	0.000%	0.000%

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## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved 01/05/2010	AR Rates	GC 500 (D)	Revised	Previous State Filing Number: Percent Rate Change Request: 40168	AR - PFG PreStand Rates.pdf

# PRINCIPAL LIFE INSURANCE COMPANY

## Actuarial Memorandum for A&H Rate Filing

### Medicare Supplement Pre-Standardized Plans

#### Exhibit A - Current and Proposed Annual Premium Schedule

##### Current Annual Rates

<u>Plan</u>	<u>All Ages</u>
Plus Plan with Rx	10,271.88
Plus Plan without Rx	4,827.84
Plush Plan with Rx	15,782.76
Plush Plan without Rx	6,312.84
Basic Plan	6,399.36

<u>Area Factor</u>	<u>Counties</u>
0.82	All of State



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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b> Third Party Authorization Letter	Accepted for Informational Purposes	<b>Date:</b> 01/05/2010
<b>Comments:</b>		
<b>Attachment:</b>		
2009 09 PG IAS Authorization letter.pdf		



Principal Life  
Insurance Company

September 22, 2009

Ms. Darcey Shaffer, FLMI, ACS  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements

Dear Ms. Shaffer,

This letter authorizes Insurance Administrative Solutions, L.L.C., "IAS" to file on behalf of Company Principal Life Insurance Company policy forms, rate filings and reports with the State Departments of Insurance.

Insurance Administrative Solutions, L.L.C. may correspond with the State Departments of Insurance regarding any questions they may have concerning the filings.

Sincerely,

A handwritten signature in dark ink, appearing to read "Todd G. Smith", with a stylized flourish at the end.

Todd G. Smith, FSA, MAAA  
Actuary – Pricing  
Rating & Analysis  
Phone: (515) 248-2926  
Fax : (515 ) 362-2308  
E-mail: [Smith.Todd@Principal.com](mailto:Smith.Todd@Principal.com)